

General Building Laborers' Local 66  
Fringe Benefit Funds  
1600 Walt Whitman Road  
Melville, NY 11747  
631-454-2330 ext. 103  
E-mail – [dromaneck@l66funds.com](mailto:dromaneck@l66funds.com)

## **HARDSHIP ANNUITY WITHDRAWALS**

# TO AVOID EVICTION

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### **Instructions**

- We must have a letter from the member, requesting a withdrawal from the annuity for hardship (reason), amount needed, SS#, address, phone number, **signed and dated**.
- A copy of the executed lease agreement **NOTARIZED**.
- Eviction notice **NOTARIZED** stating that the participant is facing eviction from his primary residence, rent amount, and how many months are delinquent.
- Participant must submit copies of his last three cancelled rent checks or money order receipts.
- If you pay rent with cash, we need a **(NOTARIZED)** letter from your landlord stating that you pay by cash, and that you have paid the last three months rent in cash.
- Hardships are done the first Friday of each month. All paperwork needs to be turned in at least one week prior to the payout.
- Checks will be made payable to **the participant and the party initiating the action**.
- One hardship per year to the date of your last withdrawal for eviction reasons.

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## **HARDSHIP ANNUITY WITHDRAWALS**

# MEDICAL EXPENSES, INCLUDING DENTAL – (NOT COVERED THROUGH INSURANCE)

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### **Instructions**

- We must have a letter from the member, requesting a withdrawal from the annuity for hardship (reason), amount needed, SS#, address, phone number, **signed and dated**.
- Original medical bills and or dental bills indicating amount charged and the amount that the member is responsible for. This needs to be on doctors letterhead.
- Correspondence from each source of insurance coverage detailing amount covered under such insurance.
- This category of withdrawal may be used to pay for COBRA continuation coverage expenses.
- Checks will be made payable to **the participant and the Health care organization or provider requesting payment**.
- One hardship every twelve months.
- Hardships are done the first Friday of each month. All paperwork needs to be turned in at least one week prior to the payout.

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## **HARDSHIP ANNUITY WITHDRAWALS**

# FOR EDUCATION EXPENSES (BOTH POST-SECONDARY AND PRIVATE/SPECIAL EDUCATION)

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### **Instructions**

- We must have a letter from the member, requesting a withdrawal from the annuity for hardship (reason), amount needed, SS#, address, phone number, **signed and dated**.
- A copy of the students tuition bill indicating the tuition, room and board (post-secondary only) charges, and student id#.
- Miscellaneous expenses such as books, fees and insurance ***cannot be included in the amount of the hardship withdrawal requested***. Reimbursement is for the current semester and for one semester immediately prior to the request for withdrawal.
- Hardships are done the first Friday of each month. All paperwork needs to be turned in at least one week prior to the payout.
- Checks will be made payable to **the participant and the education center**.
- You may request a withdrawal for tuition per semester.

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## **HARDSHIP ANNUITY WITHDRAWALS**

# TO AVOID FORECLOSURE ON HOME

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### **Instructions**

- We must have a letter from the member, requesting a withdrawal from the annuity for hardship (reason), amount needed, SS#, address, phone number, **signed and dated**.
- This type of withdrawal can be used by a participant to avoid losing his home as the result of a foreclosure procedure (or threatened foreclosure proceeding) brought against him by a lending institution or other lender or protect him from a lien proceeding ( or threatened lien proceeding) resulting from failure to pay real estate taxes.
- The participant must submit either a copy of the actual foreclosure proceedings or a letter from the lending institution threatening foreclosure proceedings if the delinquent mortgage payments are not made.
- If a participant is applying on the basis of a tax lien proceeding ( or a threatened tax lien proceeding), he must submit a letter from the tax collector indicating the property taxes owed and that failure to pay them will result in a tax lien on his home.
- Hardships are done the first Friday of each month. All paperwork needs to be turned in at least one week prior to the payout.
- Checks will be made payable to **the participant and the party initiating the action**.
- One hardship per year to the date of your last withdrawal for foreclosure reasons.

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## **HARDSHIP ANNUITY WITHDRAWALS**

# ATTORNEY'S FEES

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### **Instructions**

- We must have a letter from the member, requesting a withdrawal from the annuity for hardship (reason), amount needed, SS#, address, phone number, **signed and dated**.
- A letter from the attorney, stating that he will represent you, and that this is in connection with a crime. Also, needs to have the amount charged for his services in the letter.
- Hardships are done the first Friday of each month. All paperwork needs to be turned in at least one week prior to the payout.
- Checks will be made payable to **the participant and the Attorney**.
- One hardship every **three** years.

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## **HARDSHIP ANNUITY WITHDRAWALS**

# FUNERAL EXPENSES

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### **Instructions**

- We must have a letter from the member, requesting a withdrawal from the annuity for hardship (reason), amount needed, SS#, address, phone number, **signed and dated**.
- A bill from the funeral home stating the amount charged.
- Hardships are done the first Friday of each month. All paperwork needs to be turned in at least one week prior to the payout.
- Checks will be made payable to **the participant and the funeral home**.
- One hardship every twelve months.